

## **“SECURITY FREEZE REQUESTS”**

Any consumer may place a security freeze on his or her credit report by requesting a freeze in writing and sending the request by certified mail to the credit reporting agency.

The credit reporting agency is not allowed to charge a fee to minors (under 19 years of age) and identity theft victims for placing, temporarily lifting for a specific time period, or permanently removing a security freeze on a credit report. To prove you are a victim, you must also send a valid copy of a police report.

For all others, a charge of \$3.00 will be applied for placing, temporary lifting or removing of a security freeze. A security freeze shall prohibit, with certain specific exceptions, the credit reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer.

It is important to note that a security freeze may impact a consumer's ability to obtain credit, and as such, consumers are encouraged to carefully weigh the risks and the benefits in light of their particular circumstances.

To obtain more detailed information on how to place a security freeze on your credit reports, see below.

### **HOW TO “FREEZE” YOUR CREDIT FILES**

A security freeze is a notice placed on a consumer's credit file and prohibits consumer reporting agencies from releasing a credit report, or any other information derived from the file, in connection with the extension of credit or the opening of a new account, without the express authorization of the consumer.

A security freeze can help prevent identity theft. Most businesses will not open credit accounts without first checking a consumer's credit history. If your credit files are frozen, even someone who has your name and Social Security number probably will not be able to obtain credit in your name.

#### **How do I place a security freeze?**

To place a freeze, you must write a letter requesting that the credit bureaus place a security freeze on your account. Then send this request by certified mail to each of the three credit bureaus.

Credit bureaus charge a \$3.00 fee to place a security freeze on your credit report, unless you provide proof that you are a minor or a victim of identity theft, in which case there is no fee. A copy of your police report documenting identity theft must be included to avoid a fee.

Write to all three addresses below and include the information that follows:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013

**Trans Union Security Freeze**

P.O. Box 6790  
Fullerton, CA 92834-6790

For each, you must:

- Send a letter by certified mail;
- If you are a victim of identity theft, you must include a copy of either the police report or case number documenting the identity theft;
- Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.), address, Social Security number, and date of birth;
- If you are a parent requesting a freeze for a minor child, provide a copy of their birth certificate and Social Security card. If you are the guardian of the minor child, provide a copy of the court documents.
- If you have moved in the past 5 years, supply the addresses where you have lived during the prior 5 years;
- Provide proof of current mailing address (utility bill, phone bill, or insurance statement);
- Send a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- If applicable, include payment by check, money order or credit card (Visa, Master Card, American Express or Discover cards only).

**How long does it take for a security freeze to be in effect?**

After three (3) business days from receiving your letter, the credit reporting agencies listed above will place a freeze providing credit reports to potential creditors.

Before July 1, 2008, a consumer reporting agency has ten (10) days from receiving the letter to send confirmation and provide the consumer with a unique personal identification number ("PIN") or password. After July 1, 2008 a consumer reporting agency has five (5) days. Remember to keep this PIN and password safe because issuing a second costs \$5.

### **Can I open new credit accounts if my files are frozen?**

Yes. You can have a security freeze lifted for a temporary period of time. This is done at no charge. The steps to do so are as follows:

- Contact the credit reporting agencies above;
- Can be done by telephone, Internet, or fax;
- You must provide proper identification;
- You must provide your unique PIN or password;
- Time period your credit report will be accessible (Ex: August 1 to August 5).

### **How long does it take for a security freeze to be lifted?**

Before January 1, 2009 it will take three (3) business days from receipt of your notice to lift your security freeze. Starting January 1, 2009, the consumer reporting agencies must lift the freeze within 15 minutes from receipt of your notice if the request is received between 6:00 am and 9:30 pm, in the applicable time zone, any day of the week.

### **What will a creditor who requests my file see if it is frozen?**

A consumer reporting agency may advise a creditor or third party that a security freeze is in effect with respect to your file. If a security freeze is in place with respect to a consumer's file, the consumer reporting agency shall not release a credit report or any other information derived from the file to a third party without the prior express authorization of the consumer.

### **Can a creditor get my credit score if my file is frozen?**

No. If a creditor requests access to a credit report or any other information derived from a file with a security freeze the creditor cannot access your credit information.

### **Can I order my own credit report if my file is frozen?**

Yes.

### **Can anyone see my credit file if it is frozen?**

When you have a security freeze on your credit file, certain entities still have access to it. Your report can still be released to your existing creditors and private collection agencies acting under a court order, warrant, or subpoena. They can review or collect on your account. Other creditors may also use your information to make offers of credit. Government agencies may also have access in response to a court or administrative order, a subpoena, or a search warrant.

**Do I have to freeze my file with all three credit bureaus?**

Yes. Different credit issuers may use different credit bureaus. If you want to stop your credit file from being viewed, you must freeze it with Equifax, Experian, and Trans Union.

**Will a freeze lower my credit score?**

No. A consumer reporting agency cannot state or imply that a security freeze on a consumer's file reflects a negative credit score, history, report, or rating.

**Does freezing my file mean that I won't receive pre-approved credit offers?**

No. You can stop the pre-approved credit offers by calling 888-5OPTOUT (888-567-8688). You can also do this online at [www.optoutprescreen.com](http://www.optoutprescreen.com). This will stop most of the offers, especially the ones that go through the credit bureaus. It's good for five years or you can make it permanent.

**How long does my credit freeze last?**

Until the consumer reporting agency receives a request from the consumer to remove the freeze.

**What law requires security freezes?**

The Nebraska security freeze bill passed as Legislative Bill 177. It is effective April 8, 2009.

**THE FOLLOWING LETTERS MUST BE SENT CERTIFIED MAIL**

Date:

Equifax Security  
Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Dear Equifax:

I would like to place a security freeze on my credit file.

My name is:

My former name was (if applies):

My current address is:

My address has changed in the past 5 years. My former address was:

My social security number is:

My date of birth is:

I have enclosed photocopies of a government issued identity card AND proof of residence such as a utility bill or phone bill.

Circle one:

I am an identity theft victim and a copy of my official police report documenting the identity theft is enclosed.

OR

I am a parent of the minor child listed above and have included a copy of their birth certificate and Social Security card or I am a guardian of the minor child and have included copies of the court documentation.

OR

I have enclosed the \$3.00 fee to place a security freeze on my credit account.

Yours Truly,

Date:

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

Dear Experian:

I would like to place a security freeze on my credit file.

My name is:

My former name was (if applies):

My current address is:

My address has changed in the past 5 years. My former address was:

My social security number is:

My date of birth is:

I have enclosed photocopies of a government issued identity card AND proof of residence such as a utility bill or phone bill.

Circle one:

I am an identity theft victim and a copy of my official police report documenting the identity theft is enclosed.

OR

I am a parent of the minor child listed above and have included a copy of their birth certificate and Social Security card or I am a guardian of the minor child and have included copies of the court documentation.

OR

I have enclosed the one-time \$3.00 fee to place a security freeze on my credit account.

Yours Truly,

Date:

Trans Union Security Freeze  
P.O. Box 6790  
Fullerton, CA 92834-6790

Dear Trans Union:

I would like to place a security freeze on my credit file.

My name is:

My former name was (if applies):

My current address is:

My address has changed in the past 5 years. My former address was:

My social security number is:

My date of birth is:

I have enclosed photocopies of a government issued identity card AND proof of residence such as a utility bill or phone bill.

Circle one:

I am an identity theft victim and a copy of my official police report documenting the identity theft is enclosed.

OR

I am a parent of the minor child listed above and have included a copy of their birth certificate and Social Security card or I am a guardian of the minor child and have included copies of the court documentation.

OR

I have enclosed the \$3.00 fee to place a security freeze on my credit account.

Yours Truly,